

Part II

What is claimed is:

1. A method of effecting a sale over a computer network, the method comprising the steps of:

determining whether a user passes fraud control before effecting a sale over a computer network;

5 requesting information associated with a method of payment from the user when the user passes the fraud control;

receiving the information associated with the method of payment from the user; and completing a sale transaction based on the received information associated with the

10 method of payment.

2. The method according to claim 1, further comprising the steps of:

communicating method-of-payment information to a payment authorization database, the method-of-payment information including the received information associated with the method of payment;

15 receiving payment authorization information associated with the method of payment from the payment authorization database; and

20 completing the sale transaction when the payment authorization information is affirmative.

3. The method according to claim 2, further comprising the step of transmitting sale charge information associated with the sale effected over the computer network to the payment authorization database when the sale transaction is complete, the sale charge information including information for charging the method of payment an amount representing a charge for the sale.

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4. The method according to claim 2, wherein the payment authorization database is located locally.

5. The method according to claim 2, wherein the payment authorization database is located at a remote site.

6. The method according to claim 5, wherein the remote site is a banking institution.

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7. The method according to claim 5, wherein the remote site is a credit card agency.

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8. The method according to claim 1, wherein the received information associated with the method of payment includes credit card information.

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9. The method according to claim 1, wherein the received information associated with the method of payment includes debit card information.

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10. The method according to claim 1, wherein the received information associated with the method of payment includes checking account information.

11. The method according to claim 1, wherein the received information associated with the method of payment includes electronic funds transfer information.

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12. The method according to claim 1, wherein the received information associated with the method of payment includes a telephone number.

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13. The method according to claim 1, wherein the received information associated with the method of payment relates to a cable television account.

14. The method according to claim 1, wherein the received information associated with the method of payment relates to a utility service account.

15. The method according to claim 1, wherein the received information associated with the method of payment relates to an Internet service provider account.

5 16. The method according to claim 1, wherein the received information associated with the method of payment includes method of payment information selected by the user.

17. The method according to claim 1, wherein the step of determining whether a user passes fraud control includes the steps of:

10 receiving computer-network address information associated with the user from the computer network;

receiving computer-network address information from the user; and

15 comparing the computer-network address information received from the computer network to the computer-network address information received from the user, and

wherein the step of requesting information associated with the method of payment is performed when the computer-network address information received from the computer network matches the computer-network information received from the user.

18. The method according to claim 1, wherein the step of determining whether a user passes fraud control includes the steps of:

20 receiving information associated with the user;

accessing a database; and

comparing the received information associated with the user with information stored in the database, and

25 wherein the step of requesting information associated with the method of payment from the user is performed when the received information associated with the user matches the comparison with the information stored in the database.

19. The method according to claim 1, further comprising the steps of:
receiving information associated with the user;

accessing a database; and

5 comparing the received information associated with the user with information stored in the database, and

determining whether to complete the sale transaction based upon a result of the step of comparing the received information associated with the user with information stored in the database.

10 20. The method according to claim 19, wherein the step of comparing the received information associated with the user with information stored in the database verifies an identity of the user.

15 21. The method according to claim 19, further comprising the step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

20 22. The method according to claim 19, further comprising the step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

25 23. The method according to claim 19, further comprising the step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

20 24. The method according to claim 19, wherein the received information associated with the user includes a computer-network address for the user,

the method further comprising the step of blocking the sale based on a comparison of the computer-network address for the user with information stored in the database.

25 25. The method according to claim 19, wherein the received information associated with the user includes a computer-network address for the user,

the method further comprising the step of limiting an amount of the sale based on a comparison of the computer-network address for the user with information stored in the database.

26. The method according to claim 19, wherein the received information associated with the user includes an identification of the user,

the method further comprising the step of blocking the sale based on a comparison of the identification of the user with information stored in the database.

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27. The method according to claim 19, wherein the received information associated with the user includes an identification of the user,

the method further comprising the step of limiting an amount of the sale based on a comparison of the identification of the user with information stored in the database.

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28. The method according to claim 19, wherein the received information associated with the user relates to credit account information associated with the user,

the method further comprising the step of blocking the sale based on a comparison of the credit account information with information stored in the database.

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29. The method according to claim 28, wherein the credit account information includes credit card information.

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30. The method according to claim 28, wherein the credit account information includes debit card information.

31. The method according to claim 28, wherein the credit account information includes checking account information.

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32. The method according to claim 28, wherein the credit account information includes electronic funds transfer information.

33. The method according to claim 28, wherein the credit account information includes a telephone number.

34. The method according to claim 28, wherein the credit account information relates to
a cable television account.

5 35. The method according to claim 28, wherein the credit account information relates to
a utility service account.

10 36. The method according to claim 28, wherein the credit account information relates to
an Internet service provider account.

15 37. The method according to claim 19, wherein the received information associated with
the user relates to credit account information associated with the user,

the method further comprising the step of limiting an amount of the sale based on a
comparison of the credit account information with information stored in the database.

20 38. The method according to claim 37, wherein the credit account information includes
credit card information.

39. The method according to claim 37, wherein the credit account information includes
debit card information.

25 40. The method according to claim 37, wherein the credit account information includes
checking account information.

41. The method according to claim 37, wherein the credit account information includes
electronic funds transfer information.

25 42. The method according to claim 37, wherein the credit account information includes
a telephone number.

43. The method according to claim 37, wherein the credit account information relates to a cable television account.

5 44. The method according to claim 37, wherein the credit account information relates to a utility service account.

10 45. The method according to claim 37, wherein the credit account information relates to an Internet service provider account.

15 46. The method according to claim 19, the received information associated with the user includes a billing address,

the method further comprising the step of blocking the sale when the received information associated with the user does not pass fraud control based on a user billing address.

20 47. The method according to claim 19, the received information associated with the user includes a billing address,

the method further comprising the step of limiting an amount of the sale when the received information associated with the user does not pass fraud control based on a user billing address.

25 48. The method according to claim 19, the received information associated with the user includes personal information of the user,

the method further comprising the step of blocking the sale when the received information associated with the user does not pass fraud control based on personal information of the user.

49. The method according to claim 48, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password and a digital certificate.

50. The method according to claim 19, the received information associated with the user includes personal information of the user,

the method further comprising the step of limiting an amount of the sale when the received information associated with the user does not pass fraud control based on personal information of the user.

5 51. The method according to claim 50, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password and a digital certificate.

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52. The method according to claim 19, wherein the database is a shared database.

15 53. The method according to claim 19, wherein the database is located locally.

54. The method according to claim 19, wherein the database is located at a remote site.

20 55. A method of effecting a sale over a computer network, the method comprising the steps of:
requesting information associated with a method of payment from a user;
receiving the information associated with the method of payment from the user; and
completing a sale transaction based on the received information associated with the method of payment.

25 56. The method according to claim 55, further comprising the steps of:

communicating method-of-payment information to a payment authorization database, the method-of-payment information including the received information associated with the method of payment;

receiving payment authorization information associated with the method of payment from the payment authorization database; and

completing the sale transaction when the payment authorization information is affirmative.

5 57. The method according to claim 56, further comprising the step of transmitting sale charge information associated with the sale effected over the computer network to the payment authorization database when the sale transaction is complete, the sale charge information including information for charging the method of payment an amount representing a charge for the sale.

10 58. The method according to claim 56, wherein the payment authorization database is located locally.

15 59. The method according to claim 56, wherein the payment authorization database is located at a remote site.

60. The method according to claim 56, wherein the remote site is a banking institution.

61. The method according to claim 56, wherein the remote site is a credit card agency.

20 62. The method according to claim 56, wherein the received information associated with the method of payment includes credit card information.

63. The method according to claim 56, wherein the received information associated with the method of payment includes debit card information.

25 64. The method according to claim 56, wherein the received information associated with the method of payment includes checking account information.

65. The method according to claim 56, wherein the received information associated with the method of payment includes electronic funds transfer information.

66. The method according to claim 56, wherein the received information associated with the method of payment includes a telephone number.

5 67. The method according to claim 56, wherein the received information associated with the method of payment relates to a cable television account.

10 68. The method according to claim 56, wherein the received information associated with the method of payment relates to a utility service account.

15 69. The method according to claim 56, wherein the received information associated with the method of payment relates to an Internet service provider account.

70. The method according to claim 56, wherein the received information associated with the method of payment includes method of payment information selected by the user.

